



## Club Insurance

### *What is it and why do we have it?*

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**Knottingley Velo (KVelo) has Club insurance through both the CU (Cycling UK) and BC (British Cycling).**

<http://www.cyclinguk.org/insurance/event-organiser>

<https://www.britishcycling.org.uk/clubinsurance>

This insurance is known as liability insurance – its job is to protect the club and the club officials in the event of a claim from a third party should an incident happen during a **club ride**.

Examples of when this insurance would come into effect:

- Saturday Club Ride, group accused by a farmer of having caused cattle to stampede, farmer raises a claim for damages against KVelo;
- Claim or accusation received by KVelo of a club ride having caused damage to a car.

We have £10,000,000 of cover in place.

This liability cover indemnifies the club in respect of its legal liability for accidental loss or damage to third party property or accidental bodily injury or death to a third party person(s).

A vital part of this cover is that we are protected for actions brought by non-members who have been invited (prior to possible membership) to take part in a club activity. So, for example, when we have a potential new member who does not already have their own individual insurance in place, we can include them in our Club cover for the two rides we ask them to complete in advance of joining the club. As with all KVelo members, at the point when they apply to join the club, they need to have their own third party liability cover in place.

#### **Not covered:**

- Individual club members – ie if the car owner alleged or claimed against one rider that had caused damage – *this is where your own individual insurance comes into play*.
- Competitive events – formally organised including time trials, track meetings.
- Non-Competitive events – formally organised social, charity and fundraising events. For example at the PoW Hospice Ride, KVelo liability insurance is not available, our members riding have their own third party liability insurance and any claim (as per the examples above) would be directed to the hospice event organisers.

#### **What do we need to do?**

For any ride to be covered for this liability insurance we have to place the ride details on to the KVelo website.

#### **Caution Notes:**

KVelo club rides are for members, or potential members, however for the liability insurance to be in force, we have to detail the ride(s) in a public place ie our website and / or in scheduled tweets. This requirement to detail the ride in a public place means that our posting the ride details on our closed / member only Facebook groups would not be sufficient for the liability insurance requirements.

Our regular ride schedule is a pinned post on the KVelo Rides and Events page that listing includes more detail than that we post on the open website.

Members are encouraged to post ad-hoc rides on the Rides and Events page, limited information about those rides will, when appropriate, be lifted by a Kvelo Administrator and added to the Website / Tweet so that the ride is then within the club liability insurance. Please note, where we have non-members (other than where those non-members are within the two pre-membership rides as above) taking part in any rides the liability insurance will not be available.